

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert Van Livengood
Jennifer Leona Livengood
Debtors

Case No. 12-07004-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 39

Date Rcvd: Jan 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2018.

db +Robert Van Livengood, 3550 Middleboro Road, Dover, PA 17315-4438
jdb +Jennifer Leona Livengood, 1814 Virginia Avenue, Dover, PA 17315-3868
4226669 500 Fast Cash, 515G SE, Miami, OK 74354
4226670 Advance Me Today, PO Box 1124, San Jose Costa Rica, 10102
4226672 +American Coradius International, LL, 2420 Sweet Home Road, Suite 150,
Amherst, NY 14228-2244
4226673 +An Abundance Of Cash, 2180 South 1300 East, Salt Lake City, UT 84106-2813
4226674 +Asset Management Professionals, LLC, PO Box 2824, Woodstock, GA 30188-1386
4243715 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4226677 +Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
4226678 Cash Jar, PO Box 1639, Belize City, CA 78583
4226681 +Education Credit Management Corp., PO Box 3044, Livonia, MI 48151-3044
4226682 #+First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434-6695
4226684 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198
4226685 +Great Plains, 2274 South 1300 East, Suite G-15 #3, Salt Lake City, UT 84106-2882
4226686 +KML Law Group, PC, 701 Market Street, Suite 5000, BNY Independence Center,
Philadelphia, PA 19106-1541
4291023 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
(address filed with court: Metropolitan Edison Company, a FirstEnergy Company,
331 Newman Springs Road, Building 3, Red Bank NJ 07701)
4226687 +McNamara Auto Sales, 1775 Rodney Road, York, PA 17408-4608
4226688 +Met Ed, PO Box 3687, Akron, OH 44309-3687
4520713 RUSHMORE LOAN MANAGEMENT SERVICES,, as Servicer for NRZ Pass-Through,
Trust I, U.S. Bank Nat'l Assoc., as Trustee, P.O. Box 52708, Irvine, CA 92619-2708
4226694 +University Of Phoenix, C/O FBCS, Inc., PO Box 792, Fort Mills, SC 29716-0792
4226696 +York Hospital, 1001 South George Street, York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Jan 16 2018 18:53:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067
4226671 +EDI: AFNIRECOVERY.COM Jan 16 2018 18:53:00 AFNI, Inc., PO Box 3427,
1310 Martin Luther King Drive, Bloomington, IL 61701-1465
4238390 +EDI: ACCE.COM Jan 16 2018 18:53:00 Asset Acceptance LLC, PO Box 2036,
Warren MI 48090-2036
4226675 +EDI: BANKAMER.COM Jan 16 2018 18:53:00 Bank Of America, 7105 Corporate Drive PTX B-209,
Plano, TX 75024-4100
4226676 EDI: HFC.COM Jan 16 2018 18:53:00 Beneficial, PO Box 4153K, Carol Stream, IL 60197
4226679 +EDI: MID8.COM Jan 16 2018 18:53:00 CitiBank, C/O Midland Credit Management, Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
4273595 EDI: ECMC.COM Jan 16 2018 18:53:00 ECMC, PO BOX 75906, ST. PAUL, MN 55175
4226683 +E-mail/Text: bankruptcy@fult.com Jan 16 2018 18:52:52 Fulton Bank, 1500 Kenneth Road,
York, PA 17408-2272
4303199 EDI: RESURGENT.COM Jan 16 2018 18:53:00 LVNV Funding, LLC its successors and assigns as,
assignee of CitiFinancial Auto, Corporation, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4226689 +E-mail/Text: Bankruptcies@nragroup.com Jan 16 2018 18:52:50 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4226690 +EDI: AGFINANCE.COM Jan 16 2018 18:53:00 One Main Financial, 300 St. Paul Place BSP13A,
Baltimore, MD 21202-5038
4405795 EDI: PRA.COM Jan 16 2018 18:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4405796 EDI: PRA.COM Jan 16 2018 18:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4229636 +EDI: DRIV.COM Jan 16 2018 18:53:00 SANTANDER CONSUMER USA, P.O Box 961245,
Ft. Worth, TX 76161-0244
4226692 +EDI: NAVIENTFKASMSERV.COM Jan 16 2018 18:53:00 Sallie Mae, PO Box 9635,
Wilkes Barre, PA 18773-9635
4318295 EDI: NAVIENTFKASMDOE.COM Jan 16 2018 18:53:00 Sallie Mae Inc. on behalf of,
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351
4226693 +EDI: DRIV.COM Jan 16 2018 18:53:00 Santander Consumer USA,
Attention: Bankruptcy Department, PO Box 560284, Dallas, TX 75356-0284
4226695 +EDI: VERIZONEAST.COM Jan 16 2018 18:53:00 Verizon Pennsylvania,
500 Technology Drive, Suite 300, Weldon Springs, MO 63304-2225

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
Santander Consumer USA Inc.

cr

4520714* RUSHMORE LOAN MANAGEMENT SERVICES,, as Servicer for NRZ Pass-Through,
Trust I, U.S. Bank Nat'l Assoc., as Trustee, P.O. Box 52708, Irvine, CA 92619-2708
4226680 ##+Commercial Acceptance Company, 2 West Main Street, Shiremanstown, PA 17011-6326
4226691 ##+Plain Green, PO Box 255, 93 Mack Road, Suite 600, Box Elder, MT 59521-0255
TOTALS: 1, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 16, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
ECMC djwilcoxson@ecmc.org
Jackie J DeArmond on behalf of Debtor 1 Robert Van Livengood bernadette.dearmondlaw@gmail.com
Jackie J DeArmond on behalf of Debtor 2 Jennifer Leona Livengood
bernadette.dearmondlaw@gmail.com
James Warmbrodt on behalf of Creditor RushmoreLoan Management Services as Servicer for NRZ
Pass- Through Trust I, U.S. Bank National Assoc., as Trustee bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor RushmoreLoan Management Services as Servicer for NRZ
Pass- Through Trust I, U.S. Bank National Assoc., as Trustee bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Keith B DeArmond on behalf of Debtor 1 Robert Van Livengood general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com
Keith B DeArmond on behalf of Debtor 2 Jennifer Leona Livengood general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **Robert Van Livengood**
First Name Middle Name Last Name
Debtor 2 **Jennifer Leona Livengood**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:12-bk-07004-RNO**

Social Security number or ITIN **xxx-xx-9069**
EIN ---
Social Security number or ITIN **xxx-xx-8204**
EIN ---

Order of Discharge

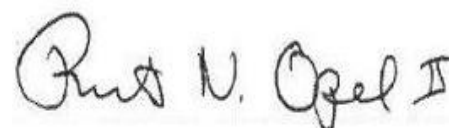
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Van Livengood

Jennifer Leona Livengood
aka Jennifer Leona Hobart

**By the
court:**

January 16, 2018Honorable Robert N. Opel
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.